Patent

Attorney's Docket No. 032668-027

In re Patent Application of Daniel I. FLITCROFT et al. Group Art Unit: Unassigned Application No.: 09/691,175 Examiner: Unassigned Filed: October 19, 2000 For: CREDIT CARD SYSTEM AND **METHOD**

THE UNITED STATES PATENT AND TRADEMARK OFFICE

INFORMATION DISCLOSURE STATEMENT TRANSMITTAL LETTER

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

5.

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

[X]	No additional fee for submission of an IDS is required.
[]	The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
[]	A certification under 37 C.F.R. § 1.97(e) is also enclosed.
[]	A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
[]	Charge \$ to Deposit Account No. 02-4800 for the fee due.
[]	A check in the amount of \$ is enclosed for the fee due.
The C	demonstration and in horselve authorized to about any amount of the conduct of th

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404 Alexandria, Virginia 22313-1404 (703) 836-6620

Date: November 20, 2002

Guav gistration No. 47,248



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of)
Daniel I. FLITCROFT et al.) Group Art Unit: Unassigned
Application No.: 09/691,175) Examiner: Unassigned
Filed: October 19, 2000	Nous
For: CREDIT CARD SYSTEM AND METHOD	S S S S S S S S S S S S S S S S S S S
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INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

U.S. Patent No. 6,240,397

U.S. Patent No. 6,343,279

U.S. Patent No. 5,621,201

Owen Thomas; Money Changers; Moolah; Online Cash; www.ecompany.com; October 2000.

GE Capital Financial, Inc. "GE Pre-Authorization System"

The documents being submitted within three (3) months of the filing or entry of the national stage of this application or before the first Office Action on the merits, whichever is later, therefore under 37 C.F.R. § 1.97(b) no fee or statement is required.

Information Disclosure Statement Application No. <u>09/691,175</u> Attorney's Docket No. <u>032668-027</u> Page 2

The Examiner's attention is directed to the following copending applications and the documents cited therein:

Application Number	Filing date
09/506,830	February 18, 2000;
09/665,574	September 18, 2000;
10/160,178	June 4, 2002; and
10/160,190	June 4, 2002.

In accordance with M.P.E.P. § 609(c)(2) (August 2001, page 600-131), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered.

By citation to the copending application, confidentiality is not waived and the Office is requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date: November 20, 2002

John F. Guav

Registration No. 47,248

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SHEET 1 OF 1

ATTORNEY'S DKT NO. 032668-027

APPLICATION NO. 09/691,175

APPLICANT

Daniel I. Flitcroft et al.

GROUP FILING DATE Unassigned October 19, 2000

SECOND INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Substitute for forms 1449A/PTO & 1449B/PTO

2 20 20 20 20		to PROPERTIES .	U.S. PATENT DOCUMENTS	Date of	Filing Date		
Examiner Initials	U.S. Patent Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Publication (MM-DD-YYYY)	If Appropriate (MM-DD-YYY		
Illitials	6,240,397	B1	Sachs	05/29/01	02/17/99		
	6,343,279	B1	Bissonette et al.	01/29/02	08/26/98		
	5,621,201	Α	Langhans et al.	04/15/97	02/05/96		
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	and a second second	Kind Code	OREIGN PATENT DOCUMENTS	Data (Datis di	Translati		
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Initials	Includ item (book	NON le name of aut	PATENT LITERATURE DOCUMENTS hor (in CAPITAL LETTERS), title of the article (who burnal, serial, symposium, catalog, etc.), date, page publisher, city and/or country where published	en appropriate), title of te(s), volume-issue num	Yes		
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.